



**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2©

VIRGINIA E. FORTUNATO, LLC  
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Virginia E. Fortunato, Esq.  
*Attorney for Debtor, Edward Steiper*

Order Filed on May 1, 2024  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

**EDWARD STEIPER,**

Debtor.

Case No. 24-10502/RG

Chapter: 13

Hearing Date: April 17, 2024

Judge: Rosemary Gambardella

**SECOND INTERIM ORDER AUTHORIZING DEBTOR'S PARTICIPATION IN THE  
NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY'S EMERGENCY  
RESCUE MORTGAGE ASSISTANCE (ERMA) PROGRAM AND PERMITTING  
HOMEOWNERS ASSISTANCE FUNDS (HAF) TO BE PAID BY THE PROGRAM TO  
DOVENMUEHLE/QUORUM FEDERAL CREDIT UNION**

The relief set forth on the following pages numbered two (2) through two (2) is hereby

**ORDERED.**

**DATED: May 1, 2024**

A handwritten signature in black ink, appearing to read "Rosemary Gambardella".  
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Honorable Rosemary Gambardella  
United States Bankruptcy Judge

**Page 2**

**Debtors:** Edward Steiper  
**Case No.:** 24-10502 - Chapter 13  
**Caption:** Second Interim Order Authorizing Debtor's Participation in the New Jersey Housing and Mortgage Finance Agency's Emergency Rescue Mortgage Assistance (ERMA) Program and Permitting Homeowners Assistance Funds (HAF) to be Paid by the Program to Dovenmuehle/Quorum Federal Credit Union

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Upon the Debtor's Motion Authorizing Sale of Real Property Order Authorizing Debtor's Participation in The New Jersey Housing and Mortgage Finance Agency's Emergency Rescue Mortgage Assistant (ERMA) Program and Permitting Funds to be Paid by the Program to the Debtor's Mortgage for Arrearages; and

**IT IS HEREBY:**

**ORDERED**, that Quorum Federal Credit Union is permitted to accept HAF Funds on behalf of the debtor for mortgage arrearages; and it is further,

**ORDERED**, that Quorum Federal Credit Union shall notify the Trustee and debtor's counsel upon receipt of HAF funds; and it is further,

**ORDERED**, that Quorum Federal Credit Union shall filed an Amended Proof of Claim within 30 days from its receipt of HAF funds; and it is further,

**ORDERED**, that Quorum Federal Credit Union shall provide the debtor's attorney with a post-petition payment history when it files its Amended Proof of Claim; and it is further,

**ORDERED**, that Quorum Federal Credit Union is to provide the debtor's attorney with a copy of any pay off statements and/or breakdown of mortgage arrears and expenses provided to ERMA as it related to the debtor's application for HAF Funds within 14 days from the date of this Order; and it is further,

**ORDERED**, that the instant Motion shall be adjourned to May 15, 2024 at 10:00 a.m.